ALABAMA TITLE XXI PROGRAM FACT SHEET

Name of Plan: All Kids

Date Plan Submitted:November 3, 1997Date Plan Approved:January 30, 1998Date Plan Effective:February 1, 1998

Date Amendment #1 Submitted: May 21, 1998 **Date Amendment #1 Approved:** August 18, 1998 **Date Amendment #1 Effective:** October 1, 1998

Date Amendment #2 Submitted: July 1, 1999

Date Amendment #2 Approved: September 28, 1999 **Date Amendment #2 Effective:** October 1, 1999

Date Amendment #3 Submitted: September 27, 2001 **Date Amendment #3 Approved:** December 21, 2001

Date Amendment #3 Effective: June 1, 2001

Date Amendment #4 Submitted: December 18, 2002 **Date Amendment #4 Approved:** March 3, 2003

Background

• Implementation of Phase I of Alabama's SCHIP plan began on February 1, 1998, with a Medicaid expansion of coverage for targeted low-income children under age 19, whose family income is below 100 percent of the Federal Poverty Level (FPL). This component of the SCHIP program was phased out at the end of fiscal year 2002, as SOBRA Medicaid now covers children under 19 years of age with family incomes at or below 100 percent FPL.

Amendments

- Alabama's first amendment was submitted on May 21, 1998. This amendment created a separate child health program known as Phase II, All Kids, for children under age 19 in families with incomes up to 200 percent of the FPL, and who are not eligible for Medicaid.
- Alabama's second amendment was submitted on July 1, 1999. This amendment created Phase III of Alabama's SCHIP program, known as All Kids Plus. All Kids Plus amended Alabama's separate child health program and provides an enhanced health benefits coverage package for children with special health care needs/conditions who are enrolled in All Kids. It was projected that 9 percent of the children enrolled in All Kids also would receive at least one service under All Kids Plus.



- Alabama's third amendment was submitted on September 27, 2001. This amendment allows self-declaration of age on the SCHIP application, incorporates some of the Medicaid income disregards, and makes cost sharing premium amounts equal between those who choose to pay in one lump sum and those who choose to pay in monthly installments.
- Alabama's fourth amendment was submitted December 18, 2002. This amendment updates
 and amends the SCHIP State Plan to indicate the State's compliance with the final SCHIP
 regulation.

Children Covered Under Program

• During Federal Fiscal Year 2002, there were 66,027 children ever enrolled in the separate child health program. The State also reported that there were 17,332 children ever enrolled in the SCHIP Medicaid expansion program, which phased out October 1, 2002.

Administration

• The Alabama Department of Public Health (ADPH) administers All Kids and All Kids Plus.

Health Care Delivery System

- Services are provided through self-insured plans that are reimbursed on a fee-for-service basis. Currently, the only ALL Kids vendor for the above services is Blue Cross Blue Shield of Alabama, which provides services statewide.
- All Kids Plus services are authorized through the Alabama Department of Mental Health and Mental Retardation, the Alabama Department of Rehabilitation Services, and the University of Alabama at Birmingham Sparks Center. Services may be provided through public, private, non-profit, individuals and organizations that have contracts with one of the authorizing agencies.

Benefit Package

• Initially, the benefit package of the HMO with the largest non-Medicaid enrollment in the state was used as the benchmark for All Kids. However, some benefit additions and enhancements have been made to that package. In addition to the All Kids benefit package, children enrolled in All Kids Plus receive additional services that are developmentally and/or physically necessary.

Cost Sharing

• There is no cost sharing for families with incomes at or below 150 percent of the FPL. Families with incomes above 150 percent of the FPL have an annual premium of \$50 per child, with a maximum \$150.00 per family.



• Families with incomes above 150 percent of the FPL have copayments for services that are not preventative. For example, copays are \$5 for inpatient hospitalization, physician office visits, emergency room visits where the patient is not admitted, urgent care services, each confinement for inpatient chemical dependency, and dental services; \$3 for brand name prescriptions; and \$1 for generic prescriptions. There is a \$500 annual limit on out-of-pocket expenses per family.

State Action to Avoid Crowd-Out

- Alabama has a 3-month waiting period for enrollment in All Kids for families that currently
 have, or have voluntarily dropped, health insurance coverage. The application includes a
 question asking if the child currently is insured or if insurance coverage has been terminated
 in the last 3 months.
- In addition to self-declaration of insurance status, all enrollments are matched against the BCBS system to determine if the child is currently insured or if coverage has been dropped within the last three months.

Coordination Between SCHIP and Medicaid

• A common application form is used for both title XXI and title XIX eligibility. When an All Kids outreach worker identifies a child potentially eligible for Medicaid, the completed application will be sent to Medicaid. Medicaid will process the application and contact the family for any additional verification or documentation.

Outreach Activities

Outreach is conducted through statewide efforts and local partnerships. These efforts consist
of a statewide media campaign, outreach conducted by trained workers, and outreach
conducted through existing programs and agencies. In April 2001, SCHIP Regional
Directors and Coordinators were placed throughout the State to serve as local SCHIP
representatives. Their duties include conducting regional outreach activities.

Financial Information

Total FFY '03 SCHIP Allotment -- \$51,972,697 FFY '03 Enhanced Federal Matching Rate -- 79.42%

State Share: \$19,370,508 Federal Share: \$74,752,461 Total: \$94,122,969



Date last updated: March 10, 2003

